

**Information to identify the case:**

Debtor 1 **Linda Marie Bland**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5009**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-33772-KRH**

## Discharge of Debtor

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Linda Marie Bland

February 1, 2018

**For the court:**

William C. Redden  
Clerk

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re:  
Linda Marie Bland  
Debtor

Case No. 17-33772-KRH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: ramirez-l  
Form ID: 318Page 1 of 2  
Total Noticed: 47

Date Rcvd: Feb 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2018.

db Linda Marie Bland, 7506 Marbrett Dr, Apt 304, Richmond, VA 23225-5015  
13991883 BConnected, PO Box 199401, Dallas, TX 75219-9401  
13991885 CCI Contract Callers, Inc., PO Box 2207, Augusta, GA 30903-2207  
13991886 +Commonwealth Anesthesia Assoc., 9327 Midlothian Tpke, P.O. Box 35808, Richmond, VA 23235-0808  
13991887 +Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641  
13991888 +Connects Federal Credit Union, 7700 Shrader Rd, Henrico, VA 23228-2552  
13991894 +Ernest Foot & Ankle, 1336 Alverser Plaza, Midlothian, VA 23113-2604  
13991895 +Express Check Advance LLC, Corporate Offices, 5959 Shallowford Rd Suite 405, Chattanooga, TN 37421-2228  
13991896 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
(address filed with court: Focused Recovery Solutions, 9701-Metropolitan Ct, Ste B, Richmond, VA 23236-0000)  
13991897 +Gastrointestinal Specialists, 2369 Staples Mill Road, Suite 200, Richmond, VA 23230-2918  
13991898 +HCA Healthcare, Patient Account Services, P.O. Box 13620, Richmond, VA 23225-8620  
13991900 James River Emergency Group LL, Mailstop: 43809623, PO Box 660827, Dallas, TX 75266-0827  
13991903 +Medicredit Inc., Po Box 1629, Maryland Heights, MO 63043-0629  
13991908 +NPAS, Inc., PO Box 99400, Louisville, KY 40269-0400  
13991905 Nephropath, PO Box 442, Montevideo, MN 56265-0442  
13991906 +Neurological Associates, Inc., 7301 Forest Ave, Suite 302, Richmond, VA 23226-3700  
13991907 +Neurological Care PC, 444 Lakeville Rd, Ste 204, New Hyde Park, NY 11042-1165  
13991910 +Radiology Assoc. of Richmond, P.O. Box 13343, Richmond, VA 23225-0343  
13991911 +Radiology Associates of Rich, 2602 Buford Rd, Richmond, VA 23235-3422  
13991913 +Richmond Nephrology Associates, 671 Hioaks Rd, Ste B, Richmond, VA 23225-4072  
13992037 +US Attorney, 919 E Main St, Ste 1900, Richmond, VA 23219-4622  
13991918 +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408  
13991920 +Virginia Ear Nose and Throat, P.O. Box 36007, Richmond, VA 23235-8000  
13991921 +Virginia Emergency Physicians, 1602 Skipwith Road, Henrico, VA 23229-5205  
13991922 +Woodforest National Bank, P.O. Box 219050, Houston, TX 77218-9050  
13991923 Xerox HR Solutions for HCA, PO Box 382169, Pittsburgh, PA 15251-8169

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBHMATSON.COM Feb 02 2018 04:53:00 Bruce H. Matson,  
LeClair Ryan, A Professional Corporation, 919 East Main Street, 24th Floor,  
Richmond, VA 23219-4622  
cr +EDI: ATLASACQU.COM Feb 02 2018 04:53:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
13991881 +EDI: AFNIRECOVERY.COM Feb 02 2018 04:53:00 Afni, Po Box 3427,  
Bloomington, IL 61702-3427  
13991882 +EDI: AMSHER.COM Feb 02 2018 04:53:00 Amsher Collection Services, 4524 Southlake Parkway,  
Suite 15, Birmingham, AL 35244-3271  
14042307 +EDI: ATLASACQU.COM Feb 02 2018 04:53:00 Atlas Acquisitions LLC, Attn: Avi Schild,  
294 Union St., Hackensack, NJ 07601-4303  
13991884 +EDI: CBCSI.COM Feb 02 2018 04:53:00 CBCS Collections, Client Services, P.O. Box 1810,  
Columbus, OH 43216-1810  
13991889 +EDI: CONVERGENT.COM Feb 02 2018 04:53:00 Convergent Outsourcing, Inc, Po Box 9004,  
Renton, WA 98057-9004  
13991890 +E-mail/Text: mhumphrey@creditadjustmentboard.com Feb 02 2018 04:57:50  
Credit Adjustment Board, Inc., 306 East Grace Street, Richmond, VA 23219-1795  
13991891 +EDI: CCS.COM Feb 02 2018 04:53:00 Credit Collection Service, Po Box 773,  
Needham, MA 02494-0918  
13991892 +EDI: CCS.COM Feb 02 2018 04:53:00 Credit Collection Services, Two Wells Avenue,  
Dept. 9134, Newton Center, MA 02459-3225  
13991893 +E-mail/Text: collect@ccsroanoke.com Feb 02 2018 04:57:50 Creditors Collection Service,  
P.O. Box 21504, Roanoke, VA 24018-0152  
13991899 EDI: IRS.COM Feb 02 2018 04:53:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
13991901 EDI: JEFFERSONCAP.COM Feb 02 2018 04:53:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,  
Saint Cloud, MN 56303-0000  
13991902 +EDI: LTDFINANCIAL.COM Feb 02 2018 04:53:00 LTD Financial Services, L.P.,  
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
13991904 +EDI: NFCU.COM Feb 02 2018 04:53:00 Navy Federal Credit Union, Attn: Bankruptcy,  
P.O. Box 3000, Merrifield, VA 22119-3000  
13991909 EDI: PRA.COM Feb 02 2018 04:53:00 Portfolio Recovery Associates, POB 41067,  
Norfolk, VA 23541-0000  
13991912 +E-mail/Text: lwallace@raaems.org Feb 02 2018 04:57:12 Richmond Ambulance Authority,  
2400 Hermitage Road, P.O. Box 26286, Richmond, VA 23260-6286  
13991914 +EDI: SECONDROUND.COM Feb 02 2018 04:53:00 Second Round LP, PO Box 41955,  
Austin, TX 78704-0033  
13991916 +EDI: CBS7AVE Feb 02 2018 04:53:00 Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave,  
Monroe, WI 53566-1364  
13991917 EDI: AISTMBL.COM Feb 02 2018 04:53:00 T-Mobile, Bankruptcy Legal Notices,  
P.O. Box 53410, Bellevue, WA 98015-0000

District/off: 0422-7

User: ramirez-l  
Form ID: 318

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Feb 01, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13991919 +E-mail/Text: bkr@taxva.com Feb 02 2018 04:57:45 Virginia Dept of Taxation, P.O. Box 2156,  
Richmond, VA 23218-2156

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13991924 Y Not Lease

13991915 ##+Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 1, 2018 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com  
Charles H. Krumbein on behalf of Debtor Linda Marie Bland charlesh@krumbein.com,  
mgkecf@krumbein.com,plutzky@gmail.com

TOTAL: 2